

Information to identify the case:

Debtor 1	<u>Patricia Dayne Brown</u>	Social Security number or ITIN	xxx-xx-1776
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Illinois			
Case number:	22-01739		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Dayne Brown

May 16, 2022

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia Dayne Brown
Debtor

Case No. 22-01739-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: May 16, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia Dayne Brown, 25W033 Keswick Lane, Naperville, IL 60540-5909
29664484	+ BMO Harris, PO Box 6101, Carol Stream, IL 60197-6101
29664483	+ BMO Harris, PO Box 367, Arlington Heights, IL 60006-0367
29664485	+ Champion Mortgage, PO Box 818061, Cleveland, OH 44181-8061

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QGBKROL.COM	May 17 2022 02:13:00	Gina B Krol, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600
29664482	+ EDI: CITICORP.COM	May 17 2022 02:13:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
29664486	+ EDI: RMSC.COM	May 17 2022 02:13:00	HSN, PO Box 530905, Atlanta, GA 30353-0905
29664487	+ EDI: RMSC.COM	May 17 2022 02:13:00	JC Penney, PO Box 960090, Orlando, FL 32896-0090
29670048	Email/Text: amps@manleydeas.com	May 16 2022 22:18:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
29664488	+ EDI: RMSC.COM	May 17 2022 02:13:00	QVC, PO Box 530905, Atlanta, GA 30353-0905
29666688	+ EDI: RMSC.COM	May 17 2022 02:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
29664489	+ EDI: USAA.COM	May 17 2022 02:13:00	USAA Credit Card, 10750 McDermott, San Antonio, TX 78288-1600

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0752-1

User: admin

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Date Rcvd: May 16, 2022

Form ID: 318

Total Noticed: 12

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
Christina Banyon	on behalf of Debtor 1 Patricia Dayne Brown cbanyon.law@gmail.com
Gina B Krol	gkrol@cohenandkrol.com gkrol@ecf.axosfs.com;gkrol@cohenandkrol.com;acartwright@cohenandkrol.com;jneiman@cohenandkrol.com
Nisha B Parikh	on behalf of Creditor BMO Harris Bank N.A. ILBankruptcy@dallegal.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Todd J Ruchman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company amps@manleydeas.com

TOTAL: 5